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Case No: 09-72088-JTL

UNITED STATES BANKRUPTCY COURT

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In re: <u>Tresa Gail Jackson</u> Case No: <u>09-72088-JTL</u>

Chapter: 13

Property Address: 2311 Frederick Place, Valdosta, GA 31602

9

Last four digits of any number you use to identify the debtor's account:

XXXXXXX5069

Court Claim No. (if known)

RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc 3002

Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-9

("Creditor") hereby responds to that certain Notice of Final Cure Payment ("Cure Notice") dated <u>09/9/2014</u> and filed as Docket No. <u>47</u>

Pre-Petition Default Payments Applicable option is checked			
Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim			
Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure prepetition arrears is:			
Total Amount Due: \$0.00			
Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of his response.			
Post-Petition Default Payments Applicable option is checked			
Agrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code.			
☑ Disagrees that Debtor(s) is current with respect to all payments consistent with §1322(b)(5) of the Bankruptcy Code, and states that the total amount due to cure post-petition arrears is.			

Total Amount Due: \$3,588.46

Attached as Schedule of Amounts Outstanding on Post-Petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on the Schedule do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this response to the Cure Notice.

The amounts due identified on this response may not, due to timing, reflect all payments sent to Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by Creditor.

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	oleting this Notice must sign it. Sign and print your name and y		ne number if different
Check the approp	priate box		
☐ I am the cred	litor. I am the creditor's authorized agent. (Attach co	py of Power of Attorney, if any.)	
_	enalty of perjury that the information provided in this Respons rmation, and reasonable belief.	to Notice of Final Cure Payment is true and correct	ct to the best of my
X /s/Delayce	e Rowland Signature	X <u>09/30/2014</u> Date (MM/DD/YYY)	
Name:	Delaycee Rowland, Bar #773359 First Name Middle Name Last Name	2410 (1111.4.2.2), 1.2.2)	
	Attorney for and on behalf of Selene Finance, LP (as servicer for creditor Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for		
Title:	Normandy Mortgage Loan Trust, Series 2013-9)		
Company	Shapiro, Swertfeger & Hasty, LLP		
Address	2872 Woodcock Blvd., Suite 100		
	Atlanta, GA 30341-3941 City State ZIP Code		
Phone	(770) 220-2535		

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Schedule of Amounts Outstanding Post-Petition Claim

Fee Description	Fee Date	Fee Amount
April 2014 Monthly Payment	04/01/2014	556.41
May 2014 Monthly Payment	05/01/2014	556.41
June 2014 Monthly Payment	06/01/2014	556.41
July 2014 Monthly Payment	07/01/2014	556.41
August 2014 Monthly Payment	08/01/2014	556.41
September 2014 Monthly Payment	09/01/2014	556.41
Fees and Costs for Response to Notice of Final Cure	09/30/2014	250.00

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Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: September 30, 2014

Chapter 13 Trustee: Kristin Hurst, Office of the Chapter 13 Trustee

Trustee Address: P.O. Box 1907, Columbus, GA 31902-1907

Trustee Email:

Debtor's Counsel Name: William Orson Woodall, Woodall and Woodall

Debtor's Counsel Address: P.O. Box 3335, 1003 Patterson Street, Valdosta, GA 31604

Debtor's Counsel Email: will@orsonwoodall.com

Debtor 1 Name: Tresa Gail Jackson

Debtor 2 Name:

Debtor's Mailing Address: 2311 Frederick Place, Valdosta, GA 31602

Debtor Email:

/s/Delaycee Rowland